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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : B. Claridge et al.
Application No.: 10/068,542 Group Art Unit: 3627
Filed : February 6, 2002 Examiner : G. O'Connor
Title : Method of Point of Sale Investment

SECOND AMENDMENT

**Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**

Sir:

In response to the Office Action dated November 30, 2005, applicants amend the above-identified patent application as follows: